



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [WESBANCO, INC.](#)

City/State [WHEELING, WV](#)

Bank Holding Company Information

Federal Reserve District: [4](#)

Consolidated Assets (\$000): [16,927,867](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
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7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[WESBANCO, INC.](#)

[1 BANK PLAZA](#)

[WHEELING, WV 26003](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	416,128	466,241	393,897	332,558	272,621	-10.75	82.88
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	409,487	459,617	388,011	327,855	269,035	-10.91	82.25
Tax-exempt income on loans and leases.....	6,641	6,624	5,886	4,703	3,586	0.26	132.04
Estimated tax benefit on income on loans and leases.....	1,765	1,761	1,565	1,250	1,931	0.24	14.54
Income on loans and leases (tax equivalent).....	417,893	468,002	395,462	333,808	274,552	-10.71	82.42
Investment interest income (tax equivalent).....	70,802	74,934	90,394	83,025	68,531	-5.51	6.22
Interest on balances due from depository institutions.....	75	117	168	282	37	-35.90	150.00
Interest income on other earning assets.....	2,421	5,068	5,843	5,212	2,343	-52.23	4.49
Total interest income (tax equivalent)	491,191	548,121	491,867	422,327	345,463	-10.39	64.78
Interest on time deposits of \$250K or more	4,191	8,818	6,780	4,922	2,179	-52.47	
Interest on time deposits < \$250K.....	3,432	4,744	8,851	7,528	7,929	-27.66	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	6,503	13,487	27,823	19,385	9,971	-51.78	21.03
Interest on other borrowings and trading liabilities.....	10,522	31,479	39,507	34,601	20,765	-66.57	-36.47
Interest on subordinated debt and mandatory convertible securities	2,385	3,268	1,387	1,285	1,286	-27.02	478.88
Total interest expense.....	27,033	61,796	84,348	67,721	42,130	-56.25	-17.50
Net interest income (tax equivalent).....	464,158	486,325	407,519	354,606	303,333	-4.56	74.94
Non-interest income.....	130,764	123,022	111,636	98,643	86,365	6.29	68.13
Adjusted operating income (tax equivalent)	594,922	609,347	519,155	453,249	389,698	-2.37	73.40
Overhead expense.....	351,392	353,010	311,200	264,327	219,568	-0.46	69.08
Provision for credit losses.....	-64,274	107,741	11,065	7,597	9,983		
Securities gains (losses)	195	2,726	3,097	86	567	-92.85	-91.73
Other tax equivalent adjustments	-2	1	0	-10	0		
Pretax net operating income (tax equivalent).....	307,908	151,360	200,097	181,287	160,714	103.43	138.48
Applicable income taxes	59,589	23,035	34,341	31,412	53,807	158.69	92.00
Tax equivalent adjustments	6,059	6,281	6,883	6,763	12,425	-3.53	-47.05
Applicable income taxes (tax equivalent).....	65,648	29,316	41,224	38,175	66,232	123.93	54.55
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	242,260	122,044	158,873	143,112	94,482	98.50	179.63
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	242,260	122,044	158,873	143,112	94,482	98.50	179.63
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	242,260	122,044	158,873	143,112	94,482	98.50	179.63
Investment securities income (tax equivalent).....	70,802	74,934	90,394	83,025	68,531	-5.51	6.22
US Treasury and agency securities (excluding mortgage-backed securities)	4,518	4,659	4,608	3,533	1,453	-3.03	332.76
Mortgage-backed securities	36,707	40,389	49,702	41,862	26,231	-9.12	40.81
All other securities	29,577	29,886	36,084	37,630	40,847	-1.03	-25.21
Cash dividends declared.....	95,792	88,459	71,760	57,951	45,777	8.29	142.60
Common	85,667	85,815	71,760	57,951	45,777	-0.17	116.96
Preferred.....	10,125	2,644	0	0	0		282.94

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
							1-Year	5-Year
Real estate loans	7,901,668	8,394,872	8,328,816	6,145,068	5,027,804	-5.88	59.86	
Commercial and industrial loans	1,217,157	1,862,150	1,300,641	931,695	728,580	-34.64	73.39	
Loans to individuals	236,531	296,222	355,783	302,517	322,094	-20.15	-31.28	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	2,372	2,938	4,583	6,448	4,101	-19.26	-29.09	
Other loans and leases	403,970	405,352	326,149	283,241	283,256	-0.34	44.48	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	9,761,698	10,961,534	10,315,972	7,668,969	6,365,835	-10.95	55.64	
Less: Allowance for loan and lease losses	121,622	185,827	52,429	48,948	45,284	-34.55	178.48	
Net loans and leases	9,640,076	10,775,707	10,263,543	7,620,021	6,320,551	-10.54	54.78	
Debt securities that reprice or mature in over 1 year	3,582,679	2,488,272	2,858,216	2,979,163	2,198,791	43.98	60.46	
Mutual funds and equity securities	2,906	2,995	3,451	4,064	5,613	-2.97	-42.69	
Subtotal	13,225,661	13,266,974	13,125,210	10,603,248	8,524,955	-0.31	56.22	
Interest-bearing bank balances	1,094,057	705,957	38,521	44,392	19,711	54.98	4964.14	
Federal funds sold and reverse repos	0	0	0	0	0		-100.00	
Debt securities that reprice or mature within 1 year	435,606	221,077	387,095	155,900	72,573	97.04	510.59	
Trading assets	10,560	10,052	8,892	7,673	7,844	5.05	49.34	
Total earning assets	14,765,884	14,204,060	13,559,718	10,811,213	8,625,083	3.96	72.37	
Non-interest-bearing cash and due from depository institutions	157,604	198,303	195,184	141,701	102,310	-20.52	43.25	
Premises, fixed assets, and leases	229,016	249,420	261,014	166,925	130,722	-8.18	71.81	
Other real estate owned	0	504	4,062	7,173	5,195	-100.00	-100.00	
Investment in unconsolidated subsidiaries	4,033	4,033	4,235	5,039	4,273	0.00	7.66	
Intangible and other assets	1,771,598	1,768,799	1,695,076	1,343,524	953,084	0.16	82.20	
Total assets	16,927,867	16,424,793	15,719,289	12,475,575	9,820,667	3.06	72.84	
Quarterly average assets	16,938,939	16,487,823	13,891,163	12,624,659	9,914,907	2.74	73.14	
Average loans and leases (YTD)	10,387,224	10,882,175	7,992,865	7,013,237	6,362,981	-4.55	89.15	
Memoranda								
Loans held-for-sale	25,277	168,377	43,013	8,994	20,320	-84.99	45.98	
Loans not held-for-sale	9,736,421	10,793,157	10,272,959	7,659,975	6,345,515	-9.79	55.67	
Real estate loans secured by 1–4 family	2,548,179	2,889,014	3,051,938	2,628,569	2,165,941	-11.80	15.22	
Commercial real estate loans	5,330,730	5,464,227	5,234,623	3,478,093	2,843,745	-2.44	96.30	
Construction and land development	913,988	767,536	792,174	574,009	432,557	19.08	73.11	
Multifamily	515,632	538,402	513,577	548,034	464,359	-4.23	26.10	
Nonfarm nonresidential	3,901,110	4,158,289	3,928,872	2,356,050	1,946,829	-6.18	119.32	
Real estate loans secured by farmland	22,759	41,631	42,255	38,406	18,118	-45.33	46.23	
Total investment securities	4,021,191	2,712,344	3,248,762	3,139,127	2,276,977	48.26	74.14	
U.S. Treasury securities	0	39,982	32,837	19,879	0	-100.00		
US agency securities (excluding mortgage-backed securities)	242,922	219,461	168,844	152,476	83,306	10.69	260.22	
Municipal securities	1,013,989	716,890	831,984	1,013,633	899,485	41.44	10.62	
Mortgage-backed securities	2,710,854	1,673,987	2,129,333	1,878,526	1,219,815	61.94	116.83	
Asset-backed securities	0	0	0	0	0			
Other debt securities	50,520	59,029	82,313	70,549	68,758	-14.41	-27.53	
Mutual funds and equity securities	2,906	2,995	3,451	4,064	5,613	-2.97	-42.69	
Available-for-sale securities	3,013,462	1,978,137	2,393,558	2,114,129	1,267,477	52.34	142.79	
U.S. Treasury securities	0	39,982	32,837	19,879	0	-100.00		
US agency securities (excluding mortgage-backed securities)	236,978	211,682	159,628	141,653	71,841	11.95	338.49	
Municipal securities	106,340	115,763	145,608	185,112	104,830	-8.14	-4.77	
Mortgage-backed securities	2,652,706	1,584,835	2,006,396	1,730,226	1,049,790	67.38	156.28	
Asset-backed securities	0	0	0	0	0			
Other debt securities	17,438	25,875	49,089	37,259	35,403	-32.61	-50.60	
Mutual funds and equity securities	0	0	0	0	5,613	-100.00		
Held-to-maturity securities appreciation (depreciation)	23,629	36,971	22,770	-192	14,284	-36.09	167.81	
Available-for-sale securities appreciation (depreciation)	-6,233	61,479	24,143	-27,929	-17,330			
Structured notes, fair value	0	0	10,521	35,122	21,956	-100.00		
Pledged securities	2,078,867	1,774,636	2,026,128	1,961,368	1,346,494	17.14	67.73	

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	4,590,895	4,070,307	3,178,285	2,441,052	1,846,768	12.79	156.54
NOW, ATS and transaction accounts	3,380,146	2,839,536	2,316,855	2,146,508	1,625,015	19.04	118.51
Time deposits less brokered deposits < \$250K	1,028,063	1,236,637	1,520,546	1,072,266	889,742	-16.87	
MMDA and other savings accounts	4,240,716	3,903,900	3,454,706	2,788,783	2,297,005	8.63	91.73
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	13,239,820	12,050,380	10,470,392	8,448,609	6,658,530	9.87	108.58
Time deposits of \$250K or more	315,748	350,250	490,431	321,881	214,136	-9.85	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	141,893	241,950	282,362	290,522	184,806	-41.35	-28.83
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	128,532	365,576	1,056,357	488,561	540,770	-64.84	-80.22
Other borrowings w/remaining maturity over 1 year	107,922	244,985	421,715	570,717	412,901	-55.95	-66.61
Brokered deposits < \$250K	10,307	28,808	43,198	61,154	170,942	-64.22	
Noncore funding	704,402	1,231,569	2,294,063	1,732,835	1,523,555	-42.80	-62.24
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	132,860	192,291	199,869	189,842	164,327	-30.91	-18.79
Other liabilities	157,619	193,816	161,044	125,462	78,934	-18.68	108.00
Total liabilities	14,234,701	13,668,056	13,125,368	10,496,748	8,425,346	4.15	68.41
Equity Capital							
Perpetual preferred stock (including surplus)	144,484	144,484	0	0	0	0.00	
Common stock	141,834	141,834	141,827	113,758	91,756	0.00	54.97
Common surplus	1,635,642	1,634,815	1,636,966	1,166,701	684,730	0.05	140.36
Retained earnings	977,765	831,688	824,694	737,581	651,357	17.56	63.76
Accumulated other comprehensive income	-5,120	31,359	1,201	-37,871	-31,495		
Other equity capital components	-201,439	-27,443	-10,767	-1,342	-1,027		
Total holding company equity capital	2,693,166	2,756,737	2,593,921	1,978,827	1,395,321	-2.31	100.77
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	
Total equity capital, including minority interest	2,693,166	2,756,737	2,593,921	1,978,827	1,395,321	-2.31	100.77
Total liabilities and capital	16,927,867	16,424,793	15,719,289	12,475,575	9,820,667	3.06	72.84
Memoranda							
Non-interest-bearing deposits	4,590,895	4,070,307	3,178,285	2,441,052	1,846,768	12.79	156.54
Interest-bearing deposits	8,974,980	8,359,131	7,825,736	6,390,592	5,196,840	7.37	70.91
Total deposits	13,565,875	12,429,438	11,004,021	8,831,644	7,043,608	9.14	92.67
Long-term debt that reprices within 1 year	0	25,000	25,209	0	0	-100.00	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,756,737	2,593,921	1,978,827	1,395,321	1,341,408		
Accounting restatements	0	-26,591	0	0	0		
Net income	242,260	122,044	158,873	143,112	94,482		
Net sale of new perpetual preferred stock	0	144,484	0	0	0		
Net sale of new common stock	0	0	0	1,450	1,529		
Sale of treasury stock	3,096	976	159	399	0		
Less: Purchase of treasury stock	182,977	25,296	10,298	697	489		
Changes incident to business combinations	0	0	493,935	498,614	0		
Less: Dividends declared	95,792	88,459	71,760	57,951	45,777		
Change in other comprehensive income	-36,479	30,158	39,072	-5,313	1,212		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	6,321	5,500	5,113	3,892	2,956		
Holding company equity capital, ending balance	2,693,166	2,756,737	2,593,921	1,978,827	1,395,321		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Real estate loans	46.68	36.25	76	51.11	36.22	82	52.98	37.78	72	49.26	37.19	68	51.20	53.41	44
Commercial and industrial loans	7.19	10.76	29	11.34	13.52	37	8.27	12.02	31	7.47	12.85	25	7.42	10.82	34
Loans to individuals	1.40	3.36	51	1.80	3.40	51	2.26	4.20	52	2.42	4.31	52	3.28	2.58	73
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0.04	29	0	0.05	28	0	0	45
Agricultural loans.....	0.01	0.18	38	0.02	0.19	39	0.03	0.24	46	0.05	0.30	55	0.04	0.51	46
Other loans and leases.....	2.39	4.47	36	2.47	4.63	34	2.07	5.01	28	2.27	5	31	2.88	2.62	65
Net loans and leases.....	56.95	58.67	47	65.61	61.58	58	65.29	63.77	40	61.08	63.98	29	64.36	72.64	14
Debt securities over 1 year.....	21.16	19.46	62	15.15	15.55	50	18.18	14.60	70	23.88	14.63	89	22.39	13.96	84
Mutual funds and equity securities	0.02	0.06	43	0.02	0.05	44	0.02	0.06	49	0.03	0.06	55	0.06	0.07	58
Subtotal	78.13	79.22	36	80.77	78.16	51	83.50	79.65	48	84.99	79.97	54	86.81	87.26	38
Interest-bearing bank balances	6.46	8.50	43	4.30	7.51	28	0.25	3.06	4	0.36	3.04	10	0.20	2.34	10
Federal funds sold and reverse repos	0	0.54	28	0	0.82	26	0	1.57	25	0	1.66	23	0	0.02	35
Debt securities 1 year or less	2.57	1.56	77	1.35	1.68	53	2.46	1.91	69	1.25	1.96	51	0.74	1.92	38
Trading assets	0.06	0.49	47	0.06	1.01	41	0.06	1.19	38	0.06	1.33	41	0.08	0.02	84
Total earning assets.....	87.23	91.77	7	86.48	91.05	6	86.26	89.53	15	86.66	89.74	18	87.83	92.22	4
Non-interest cash and due from depository institutions.....	0.93	0.82	61	1.21	1.07	57	1.24	1.14	57	1.14	1.21	42	1.04	1.26	36
Other real estate owned.....	0	0.01	9	0	0.02	24	0.03	0.03	57	0.06	0.04	69	0.05	0.06	59
All other assets.....	11.84	7.35	91	12.32	7.82	91	12.50	9.27	84	12.21	8.98	84	11.13	6.45	97
Memoranda															
Short-term investments	9.04	11.47	43	5.64	11.17	26	2.71	7.63	36	1.61	7.80	19	0.94	4.63	8
U.S. Treasury securities.....	0	1.47	10	0.24	0.84	61	0.21	1.03	52	0.16	1.04	49	0	0.22	31
US agency securities (excluding mortgage-backed securities)	1.44	0.82	77	1.34	0.63	76	1.07	0.54	77	1.22	0.69	81	0.85	1.50	49
Municipal securities	5.99	1.73	88	4.36	1.69	81	5.29	1.34	90	8.12	1.62	96	9.16	2.97	90
Mortgage-backed securities	16.01	14.14	63	10.19	11.75	45	13.55	11.44	64	15.06	11.13	74	12.42	9.19	71
Asset-backed securities	0	0.50	24	0	0.32	24	0	0.28	25	0	0.33	25	0	0.23	34
Other debt securities	0.30	0.53	51	0.36	0.42	60	0.52	0.39	71	0.57	0.41	73	0.70	0.48	71
Loans held-for-sale.....	0.15	0.55	45	1.03	0.52	78	0.27	0.39	55	0.07	0.30	36	0.21	0.32	64
Loans held for investment	57.52	58.06	47	65.71	61.72	57	65.35	63.50	40	61.40	63.93	31	64.61	72.42	15
Real estate loans secured by 1–4 family	15.05	11.46	70	17.59	11.91	72	19.42	13.29	74	21.07	13.46	80	22.05	16.44	73
Revolving	3.68	1.42	92	3.83	1.66	91	4.03	2.07	79	4.73	2.27	86	5.33	2.71	79
Closed-end, secured by first liens	11.22	9.67	66	13.55	9.81	71	15.11	10.69	75	16.06	10.57	78	16.44	13.03	69
Closed-end, secured by junior liens	0.16	0.17	66	0.21	0.22	62	0.27	0.28	61	0.28	0.31	57	0.29	0.39	44
Commercial real estate loans	31.49	22.69	72	33.27	22.22	80	33.30	22.23	73	27.88	21.58	56	28.96	33.79	34
Construction and land development.....	5.40	3.34	77	4.67	3.40	67	5.04	3.44	71	4.60	3.51	63	4.40	4.55	54
Multifamily.....	3.05	3.57	54	3.28	3.12	63	3.27	3.01	63	4.39	2.72	80	4.73	5.32	60
Nonfarm nonresidential	23.05	14.57	79	25.32	14.72	84	24.99	14.69	78	18.89	14.44	63	19.82	22.30	34
Real estate loans secured by farmland.....	0.13	0.30	60	0.25	0.33	65	0.27	0.36	66	0.31	0.41	67	0.18	0.81	46

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	3,797,787	3,045,514	3,123,818	2,306,129	1,825,012
Commit: Secured commercial real estate loans	806,199	727,461	897,065	566,304	452,425
Commit: Unsecured real estate loans	5,467	4,079	13,997	2,660	6,125
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	30,895	50,914	60,245	48,253	38,650
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	73,777	351,877	93,013	28,994	23,225
Written options contracts (interest rate)	32,288	115,027	36,943	18,375	2,905
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	1,658,894	1,440,431	883,164	534,520	591,802
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	22.44	22.78	57	18.54	22.01	46	19.87	23.52	47	18.49	24.05	37	18.58	17.28	60
Standby letters of credit	0.18	0.65	19	0.31	0.71	31	0.38	0.84	34	0.39	0.92	33	0.39	0.40	57
Commercial and similar letters of credit	0	0.02	20	0	0.02	20	0	0.02	17	0	0.02	17	0	0.01	32
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0.35	26	0	0.42	27	0	0.52	27	0	0.01	45
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.30	27	0	0.52	27	0	0.75	29	0	0	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0	0.52	32	0	0	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0.45	34	0	0.69	34	0	0	48
Derivative contracts	10.43	46.30	38	11.61	48.62	32	6.45	68.47	20	4.66	65.81	20	6.29	6.82	56
Interest rate contracts	10.43	32.46	41	11.61	34.36	34	6.45	47.31	21	4.66	43.84	21	6.29	6.72	56
Interest rate futures and forward contracts	0.44	3.25	56	2.14	6.21	68	0.59	10.67	53	0.23	11.40	45	0.24	0.28	69
Written options contracts (interest rate)	0.19	1.41	35	0.70	2.18	46	0.24	2.47	37	0.15	2.16	31	0.03	0.28	43
Purchased options contracts (interest rate)	0	1.31	23	0	1.46	22	0	2.65	22	0	2.32	23	0	0.08	41
Interest rate swaps	9.80	20.49	46	8.77	20.83	37	5.62	28.86	23	4.28	26.74	23	6.03	5.41	63
Foreign exchange contracts	0	6.30	26	0	6.01	25	0	10.12	22	0	10.92	21	0	0	45
Futures and forward foreign exchange contracts	0	3.78	27	0	3.47	25	0	5.23	23	0	5.22	23	0	0	45
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0	48
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0	48
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	0	49
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	3.32	31	0	4.08	31	0	0	47
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0	49
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	0	48
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	0	48
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	36.56	44.98	51	27.99	42.82	37	39.08	45.53	58	32.88	44.93	48	28.68	25.74	63

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	1,764,959	1,907,335	1,013,120	581,889	617,932
Interest rate contracts	1,764,959	1,907,335	1,013,120	581,889	617,932
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	73,777	351,877	93,013	28,994	23,225
Written options	32,288	115,027	36,943	18,375	2,905
Exchange-traded	0	0	0	0	0
Over-the-counter	32,288	115,027	36,943	18,375	2,905
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	1,658,894	1,440,431	883,164	534,520	591,802
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	1,764,959	1,907,335	1,013,120	581,889	617,932
Interest rate contracts	1,764,959	1,907,335	1,013,120	581,889	617,932
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,732,671	1,555,458	920,106	552,895	594,707
One year or less	73,777	120,227	54,310	58,858	2,905
Over 1 year to 5 years	346,671	215,213	110,763	91,798	184,824
Over 5 years	1,312,223	1,220,018	755,033	402,239	406,978
Gross negative fair value (absolute value)	28,768	57,342	17,552	5,081	7,374
Gross positive fair value	27,648	48,613	14,588	5,303	7,338
Held for trading	0	0	0	0	0
Non-traded	27,648	48,613	14,588	5,303	7,338
Current credit exposure on risk-based capital derivative contracts	24,852	46,393	14,549	4,630	7,291
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	100	94.17	75	100	94.10	77	100	93.44	80	100	92.91	80	100	99.91	56
Percent of Notional Amount															
Interest rate contracts	0	3.47	25	0	3.49	25	0	3.20	22	0	3.39	21	0	0.04	44
Foreign exchange contracts	0	1.14	34	0	1.17	32	0	1.64	31	0	1.93	30	0	0	47
Futures and forwards	4.18	11.16	46	18.45	14.05	66	9.18	13.49	58	4.98	12.78	44	3.76	12.76	54
Written options	1.83	6.28	39	6.03	8.18	55	3.65	5.91	50	3.16	6.60	47	0.47	9.73	34
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0	49
Over-the-counter	1.83	5.96	41	6.03	7.73	57	3.65	5.10	53	3.16	5.49	52	0.47	9.46	34
Purchased options	0	3.27	20	0	3.42	19	0	4.42	18	0	4.19	18	0	1.44	38
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0	49
Over-the-counter	0	2.87	21	0	2.86	21	0	3.35	18	0	3.20	20	0	1.27	39
Swaps	93.99	74.26	71	75.52	68.76	47	87.17	69.75	61	91.86	70.34	65	95.77	66.04	65
Held for trading	0	40.42	21	0	43.53	19	0	44.16	18	0	46.31	18	0	16.18	35
Interest rate contracts	0	34.15	21	0	36.62	19	0	37.24	18	0	38.40	18	0	16.40	36
Foreign exchange contracts	0	1.68	33	0	1.60	32	0	1.60	30	0	1.85	29	0	0	47
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	0	49
Non-traded	100	59.58	78	100	56.47	80	100	55.84	81	100	53.69	81	100	83.82	64
Interest rate contracts	100	56.71	85	100	53.82	87	100	52.22	88	100	50.60	88	100	83.04	68
Foreign exchange contracts	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0	0.01	46
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	98.17	92.53	52	81.55	91.48	21	90.82	93.86	27	95.02	94.47	40	96.24	87.47	54
One year or less	4.18	27.56	21	6.30	32.05	25	5.36	32.17	21	10.11	32.51	32	0.47	15.62	29
Over 1 year to 5 years	19.64	27.01	38	11.28	27.06	26	10.93	30.45	25	15.78	31.16	28	29.91	21.68	63
Over 5 years	74.35	29.89	90	63.96	29.56	82	74.53	28.09	90	69.13	28.71	88	65.86	37.90	74
Gross negative fair value (absolute value)	1.63	0.98	77	3.01	1.55	77	1.73	0.83	84	0.87	0.72	63	1.19	0.50	90
Gross positive fair value	1.57	1.34	65	2.55	2.23	60	1.44	1.19	66	0.91	0.85	58	1.19	0.92	74
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.04	53	0.04	0.07	56	0.01	0.06	47	0	0.06	27	0.01	0	75
Gross positive fair value (X)	0.02	0.05	38	0.03	0.09	32	0.01	0.07	29	0	0.06	22	0.01	0.01	67
Held for trading (X)	0	0.04	22	0	0.07	19	0	0.06	18	0	0.05	19	0	0	37
Non-traded (X)	0.02	0.01	75	0.03	0.02	78	0.01	0.01	71	0	0.01	61	0.01	0	76
Current credit exposure (X)	0.02	0.04	43	0.03	0.06	38	0.01	0.05	35	0	0.04	33	0.01	0	77
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	47	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	50
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.22	0.46	46	0.42	0.85	42	0.13	0.73	34	0.06	0.53	35	0.11	0.05	81

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017	
30+ Days Past Due and Nonaccrual Assets										
30-89 days past due loans and leases.....		27,282		31,811		36,611		19,720		11,680
90+ days past due loans and leases		8,145		9,018		11,650		4,084		2,726
Nonaccrual loans and leases.....		35,742		36,880		44,913		30,700		36,825
Total past due and nonaccrual loans and leases.....		71,169		77,709		93,174		54,504		51,231
Restructured 30-89 days past due		130		215		281		151		508
Restructured 90+ days past due		341		172		37		7		0
Restructured nonaccrual		1,547		1,828		1,422		2,855		2,865
Total restructured loans and leases		2,018		2,215		1,740		3,013		3,373
30-89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale.....		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0
Restructured loans and leases in compliance		3,275		3,540		5,113		5,744		6,055
Other real estate owned.....		0		504		4,062		7,173		5,195
Other Assets										
30-89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
Percent of Loans and Leases										
30-89 days past due loans and leases.....	0.28	0.32	54	0.29	0.39	44	0.35	0.43	51	0.26
90+ days past due loans and leases	0.08	0.10	70	0.08	0.12	63	0.11	0.15	64	0.05
Nonaccrual loans and leases.....	0.37	0.46	40	0.34	0.66	22	0.44	0.51	43	0.40
90+ days past due and nonaccrual loans and leases.....	0.45	0.62	39	0.42	0.85	21	0.55	0.71	44	0.45
30-89 days past due restructured.....	0	0.01	51	0	0.01	46	0	0.01	42	0
90+ days past due restructured	0	0	77	0	0.01	68	0	0.01	65	0
Nonaccrual restructured.....	0.02	0.10	19	0.02	0.13	17	0.01	0.14	16	0.04
30-89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0
90+ days past due loans held for sale.....	0	0	41	0	0	41	0	0	42	0
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30-89 days past due assets	0.28	0.32	54	0.29	0.40	44	0.35	0.43	51	0.26
90+ days past due assets	0.08	0.10	70	0.08	0.12	63	0.11	0.15	63	0.05
Nonaccrual assets	0.37	0.47	40	0.34	0.67	22	0.44	0.53	43	0.40
30+ days past due and nonaccrual assets	0.73	0.97	43	0.71	1.29	27	0.90	1.19	44	0.71
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.26	0.36	38	0.28	0.52	27	0.36	0.44	46	0.28
90+ days past due and nonaccrual assets + other real estate owned	0.26	0.37	35	0.28	0.55	25	0.39	0.48	45	0.34
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.23	0.41	29	0.25	0.60	17	0.35	0.53	28	0.35
Allowance for loan and lease losses	32.47	62.64	24	22.23	66.66	8	103.77	115.41	51	89.43
Equity capital + allowance for loan and lease losses	1.40	3.60	16	1.40	4.97	10	2.06	4.28	23	2.16
Tier 1 capital + allowance for loan and lease losses.....	2.31	4.30	28	2.29	6.05	13	3.64	5.65	30	3.35
Loans and leases + other real estate owned	0.40	0.71	28	0.38	0.97	12	0.53	0.85	26	0.57

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.28	0.26	60	0.29	0.39	45	0.35	0.38	56	0.26	0.42	33	0.17	0.29	30
	90+ days past due		0.09	0.12	75	0.08	0.16	66	0.11	0.16	68	0.06	0.22	54	0.04	0.05	68
	Nonaccrual.....		0.39	0.52	44	0.41	0.76	30	0.37	0.46	47	0.46	0.57	45	0.70	0.43	83
Commercial and industrial	30–89 days past due		0.28	0.24	67	0.24	0.23	64	0.31	0.31	61	0.07	0.30	16	0.07	0.27	30
	90+ days past due		0.05	0.04	74	0.10	0.03	85	0.14	0.05	83	0	0.05	29	0	0.01	70
	Nonaccrual.....		0.41	0.57	46	0.13	0.75	12	1.04	0.83	66	0.24	0.76	22	0.20	0.60	31
Individuals	30–89 days past due		0.89	0.63	72	0.94	0.83	62	1.06	0.83	63	0.89	0.84	48	0.89	0.69	67
	90+ days past due		0.23	0.09	80	0.13	0.14	65	0.16	0.17	68	0.11	0.16	62	0.17	0.03	89
	Nonaccrual.....		0.08	0.17	49	0.06	0.28	34	0.07	0.17	44	0.11	0.23	43	0.10	0.21	53
Depository institution loans	30–89 days past due			0.01			0			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due		0	0.07	30	0	0.17	28	0	0.24	26	0.05	0.17	59	0	0.15	35
	90+ days past due		0	0	42	0	0	44	0.81	0	98	0.05	0	92	0	0	45
	Nonaccrual.....		0	0.70	27	0	0.49	24	0	0.67	22	0	0.75	23	0	0.31	31
Foreign governments	30–89 days past due			0.50			0			0.07			0.01				
	90+ days past due			0			0			0			0				
	Nonaccrual.....			0.15			0.09			0.03			0.06				
Other loans and leases	30–89 days past due		0	0.12	16	0	0.18	15	0.04	0.20	41	0.05	0.17	44	0	0.12	27
	90+ days past due		0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31	0	0	44
	Nonaccrual.....		0	0.09	21	0	0.15	19	0	0.13	15	0	0.14	17	0	0.06	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017											
Common Equity Tier 1 Capital																
Common stock plus related surplus	1,576,037	1,749,206	1,768,026	1,279,117	775,459											
Retained earnings	1,018,199	888,624	824,694	737,581	651,357											
Accumulated other comprehensive income (AOCI)	-5,120	31,359	1,201	-37,871	-31,495											
Common equity tier 1 minority interest	0	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions	2,589,116	2,669,189	2,593,921	1,978,827	1,395,321											
Common Equity Tier 1 Capital: Adjustments/Deductions																
Less: Goodwill, intangible assets, and deferred tax assets	1,152,554	1,164,901	1,150,982	920,595	592,263											
Accumulated other comprehensive income-related adjustments	-5,120	31,359	1,201	-37,871	-31,495											
Other deductions from common equity tier 1 capital	0	0	0	0	0											
Subtotal:	1,441,682	1,472,929	1,441,738	1,096,103	834,553											
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0											
Common equity tier 1 capital	1,441,682	1,472,929	1,441,738	1,096,103	834,553											
Additional Tier 1 Capital																
Additional tier 1 capital instruments and related surplus	144,484	144,484	0	0	0											
Non-qualifying capital instruments	0	0	0	162,500	138,000											
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0											
Additional tier 1 capital before deductions	144,484	144,484	0	162,500	138,000											
Less: Additional tier 1 capital deductions	0	0	0	0	2,130											
Additional tier 1 capital	144,484	144,484	0	162,500	135,870											
Tier 1 Capital	1,586,166	1,617,413	1,441,738	1,258,603	970,423											
Tier 2 Capital																
Tier 2 capital instruments and related surplus	0	55,000	60,000	25,000	25,000											
Non-qualifying capital instruments	130,000	130,000	136,500	0	0											
Total capital minority interest not included in tier 1 capital	0	0	0	0	0											
Allowance for loan and lease losses in tier 2 capital	79,496	129,001	53,526	49,898	46,075											
Exited advanced approach eligible credit reserves																
Unrealized gains on AFS preferred stock classified as equity					626											
Tier 2 capital before deductions	209,496	314,001	250,026	74,898	71,701											
Exited advanced approach tier 2 capital before deductions																
Less: Tier 2 capital deductions	0	0	0	0	0											
Tier 2 capital	209,496	314,001	250,026	74,898	71,701											
Exited advanced approach tier 2 capital																
Total capital	1,795,662	1,931,414	1,691,764	1,333,501	1,042,124											
Exited advanced approach total capital																
Total Assets for Capital Ratios																
Average total consolidated assets, adjusted	16,979,373	16,544,759	13,891,163	12,624,659	9,914,907											
Less: Deductions from common equity tier 1 capital	1,152,554	1,164,901	1,150,982	920,594	594,393											
Less: Other deductions	-398	-15,502	-17,468	-16,543	-18,627											
Total assets for leverage ratio	15,827,217	15,395,360	12,757,649	11,720,608	9,339,141											
Total risk-weighted assets	11,286,610	10,989,527	11,188,570	8,338,973	6,873,291											
Exited advanced approach total RWA																
Capital Ratios																
Common equity tier 1 capital, column A	12.77	12.37	62	13.40	12.35	72	12.89	12.11	73	13.14	12.09	74	12.14	11.95	61	
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0	0	50
Tier 1 capital, column A	14.05	13.11	70	14.72	13.08	79	12.89	12.78	61	15.09	12.85	81	14.12	12.68	74	
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0	0	50
Total capital, column A	15.91	14.91	72	17.58	15.23	84	15.12	14.36	70	15.99	14.45	78	15.16	14.15	72	
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0	0	50
Tier 1 leverage	10.02	8.98	74	10.51	9.13	85	11.30	9.76	83	10.74	9.71	81	10.39	10.04	61	
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31					

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	6,990	7,000	7,000	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	6,990	7,000	7,000	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.66			0.87			1.25			1.17				0
Cost: Interest-bearing deposits.....		0.14			0.42			1.19			0.97				0.84
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03			27.29				
Commercial and industrial loans		0.79			0.64			0.29			1.53				4.38
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases.....		6.83			-2.40			22.48			7.24				22.03
Total selected assets.....	-0.14	9.48	48	0	2.04	49		12.40			3.24				-5.54
Deposits		0.73			3.46			10.36			5				-22.72

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	0
1–4 family residential loans.....		0	0	0	0	0	0	0
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans.....		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change
						1-Year
30–89 Days Past Due Securitized Assets						5-Year
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	250,500	64,485	103,414	86,874	72,203	288.46	194.22
Dividends	250,500	64,000	102,000	86,000	72,000	291.41	194.71
Interest	0	485	1,414	874	203	-100.00	-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	1,800	1,200	2,471	486	2,520	50.00	125.00
Dividends	1,800	1,200	2,471	486	2,520	50.00	125.00
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	252,300	65,685	105,885	87,360	74,723	284.11	193.57
Securities gains (losses)	0	-6	-1	4	0		
Other operating income	0	0	15	86	73		-100.00
Total operating income	252,300	65,679	105,899	87,450	74,796	284.14	193.30
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	1,545	1,914	102	0	0	-19.28	4191.67
Other expenses	9,827	10,465	16,366	15,491	10,036	-6.10	1.02
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	11,372	12,379	16,468	15,491	10,036	-8.13	16.47
Income (loss) before taxes	240,928	53,284	89,452	71,919	64,760	352.16	215.94
Applicable income taxes (credit)	-4,163	-2,471	-3,207	-3,739	-4,726		
Extraordinary items					0		
Income before undistributed income of subsidiaries	245,091	55,755	92,659	75,658	69,486	339.59	208.65
Equity in undistributed income of subsidiaries	-2,831	66,289	66,214	67,454	24,996		
Bank subsidiaries	-3,224	65,732	66,959	65,808	25,460		
Nonbank subsidiaries	393	557	-745	1,646	-464	-29.44	26.37
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	242,260	122,044	158,873	143,112	94,482	98.50	179.63
Memoranda							
Bank net income	247,276	129,732	168,959	151,808	97,460	90.61	169.02
Nonbank net income	2,193	1,757	1,726	2,132	2,056	24.82	97.39
Subsidiary holding companies' net income	0	0	0	0	0		

